



*⁵ Wherefore it is necessary **to be in subjection**, not only because of wrath, but also for conscience's sake*

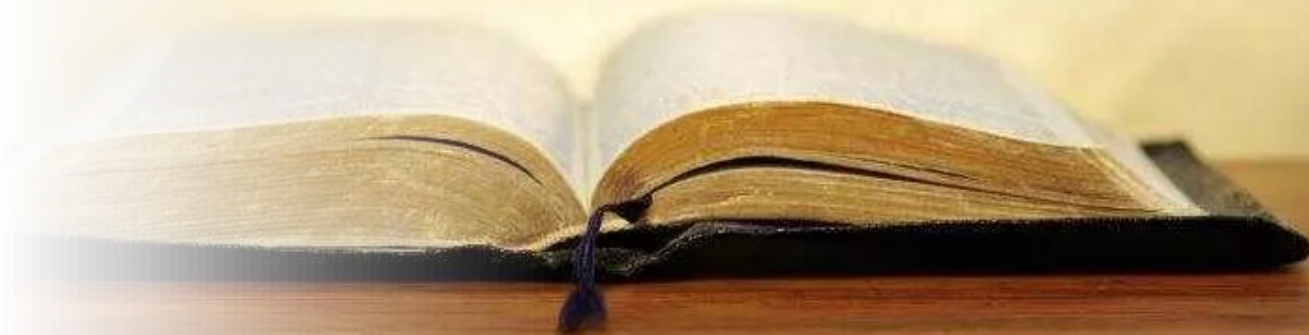
Believers are to be in subjection, not only to avoid earthly governmental dealing, but because of a loving conscience toward God,—knowing that in being subject, they are doing right, as well as avoiding trouble.

It is God who has allowed the formation and growth of nations and given them the “authorities” who govern them to do so by Divine command.

⁷ ***Render to all what is due them:*** *tax to whom tax is due; custom to whom custom; fear to whom fear; honor to whom honor*

- 1. Taxes** come first. How great the temptation to avoid rendering this that is due!
- Next, “**custom**”; “**tribute**” (**pharos**) is generally **a tax paid by subjects to a ruling nation**
- Custom (telos)** is a tax on us, or duty on our goods, by our own nation.
- Fear** is a conscientious regard for and awe of men in whose hands God has placed governmental authority

- **Let Believers be first to give “honor to whom honor is due.”**
- **Honor to whom honor is our attitude of reverence for the persons who have authority over us; ,—whether police, magistrates, judges, governors, presidents, or kings.**
- **Not only law-officers, but those men to whom God has committed wealth, or outstanding ability; or who have risen honorably among their equals, should receive the honor due them.**



As Peter says,

“Honor all men [for they are made in the image of God].

Love the brotherhood [of saints].

Fear God [with whom you have constantly to do]. Honor the king [whom you may never see, but whom you hold in due regard in your heart]”

(I Pet. 2:17).

Romans 13:8-10 (NASB77)

⁸ Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled (the fulness not the fulfilling) the law.

⁹ For this, " YOU SHALL NOT COMMIT ADULTERY, YOU SHALL NOT MURDER, YOU SHALL NOT STEAL, YOU SHALL NOT COVET," and if there is any other commandment, it is summed up in this saying, " YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF."

¹⁰ Love does no wrong to a neighbor; love therefore is the fulfillment of the law.

- **It is important to observe that there are no instructions to believers as to how they should *exercise* authority in the world.**
- **Our place is to submit ourselves to the authorities which exist.**
- **We have nothing to do with establishing the authorities; we recognize them as set up by God.**
- **The Christian is here to acknowledge that all the rights of rule pertain to the Lord Jesus Christ, and to wait in patience for Him to come and take up His rights.**
- **And in the meantime, to be in subjection to the powers that exist in the ordering of God, and to honor them as God's ministers.**

We are exhorted to *subject ourselves* to the authorities, and to *pray* for them

(1 Timothy 2:1-2 (NASB77))

¹First of all, then, I urge that entreaties and prayers, petitions and thanksgivings, be made on behalf of all men,

²for kings and all who are in authority, in order that we may lead a tranquil and quiet life in all godliness and dignity.



Romans 13-7

⁷ Render to all what is due them: tax to whom tax is due; custom to whom custom; fear to whom fear; honor to whom honor.

On the same principle we pay tribute. Verse 7.

Paul passes to everyone's due, tribute, custom, honor.

The Christian pays it, owing no man anything,-

except one debt that always remains;

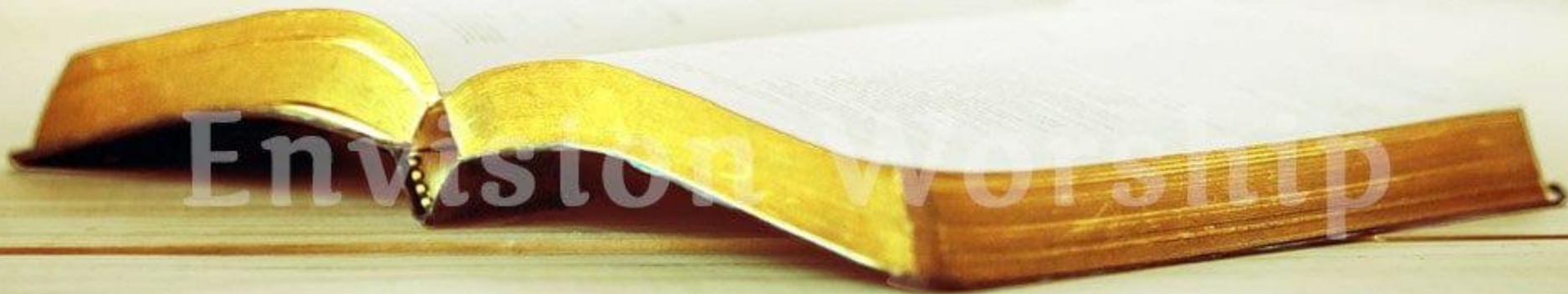
Romans 13:8

⁸Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law.

- ❖ The emphasis in verses 8-10 is Love and the word is mentioned 5 times.
- ❖ Basically, it is believer to unbeliever.
- ❖ We begin with love of God is the primary command and from that comes love to man

1 John 4:19 ¹⁹ We love, because He first loved us.

Romans 13 is not vertical  regards love but horizontal. Man to  Man



Theme: Debt

8a. Payables-Debts to be paid off

8b. Unpayable-Debt that can't be paid off

"Pay all other debts - be indebted in the matter of love alone."

The debt of love increases the more it is paid, because the practice of love makes the principle of love deeper and more active."



⁸Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law.

The principle of love makes good the requirements of law, which the law itself could never make good.

We are subjects, though not citizens of the world system;

We obey the powers that be implicitly,

-and in our dealings with one another we are to love our neighbor as ourself, in business and everything else; we owe no man anything, and we render honor to whom honor is due.



⁸Owe *nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law.*

The word “**owe**” here is the verb of the noun “**dues**” in verse seven. **Romans 13:7 (NKJV)** *⁷Render therefore to all their **due**:*

The connection is direct:

- ❖ **“Love must remain the root and spring of all our actions; no other principle is needed besides this one.**
- ❖ **Pay all other debts; **be indebted in the matter of love alone.**”**

⁸*Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law.*

- **Notice carefully** that it is **love**, and **not law-doing** which is the fulness (Greek, plerōma) of law!
- The one who loves has (**without being under it**) exhibited what the Law sought after!
- The law said: ***Thou shalt love thy neighbor as thyself***; and love has, **from another principle, even love and grace**, intensely succeeded in **producing no ill to others**.
- **Love**, therefore, is shown to be the **fulness** (not, “the fulfilling”) of the law.


Pay everything when due except to **Love one another. **"the greatest thing in the world"****

A new order.

- **I was once a brother to the dying earthly man, but**
- **now I am a brother to the risen Man.**
- **He was never a brother to me.**
- **We thank God that we can say now that I am much more distinctly, and more irrevocably, a brother to the risen Man, than I was to the dying man.**
- **I am unalterably of the stock and lineage of Christ. Coates**

- It is only those **not** under the law that are free to love others.
- Love, and not righteousness, is the active principle of Christianity.
- And the one who is loving, has elaborately worked righteousness!
- Consequently, only those not under the law can show its fulness.

The believer is in a “new creation,” and is to walk by that infinitely higher principle *Galatians 6:15-16* (NASB77)¹⁵*For neither is circumcision anything, nor uncircumcision, but a new creation.* ¹⁶*And those who will walk by this rule, peace and mercy be upon them, and upon the Israel of God.),* and not by the Law.



¹⁶*And those who will walk by this **rule***

from kanohn-**kane** (a straight reed, i.e. rod); a rule (“canon”),
i.e. (figurative) a *standard* (of faith and practice);

In general, the word came to serve for anything regulating the actions of men, as a standard or principle. In Gal. 6:16, those who "*walk by this rule (kanōn)*" are those who make what is stated in Gal 6:14

¹⁴ *But may it never be that I should boast, except in the cross of our Lord Jesus Christ, through which the world has been crucified to me, and I to the world.*

their guiding line of in a “new creation,” and to walk by that infinitely higher standard



Some say the Christians should not have any debt. Mortgage, car loan, credit card etc.

If it is wrong to borrow then it is wrong to lend. *Matthew 5:42 (NASB77) ⁴"Give to him who asks of you, and do not turn away from him who wants to borrow from you.*

Believers are stewards of all their assets which are given by God



PRINCIPLES

1. I will not borrow in order to purchase a home. I will rent instead. Which is a better use of money?
2. Credit is a method of payment based on mutual agreement.
3. Let no debt be delinquent, pay our bills on time.
4. Never assume debt you know you cannot pay

9 For this, " YOU SHALL NOT COMMIT ADULTERY, YOU SHALL NOT MURDER, YOU SHALL NOT STEAL, YOU SHALL NOT COVET," and if there is any other commandment, it is summed up in this saying, " YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF. "

List of things that love will not do if you love your neighbor.

- 1.If you love your neighbor, you will not commit adultery with his wife**
- 2.If you love your neighbor, you will not murder him or her**
- 3.If you love your neighbor, you will not steal from him**
- 4.If you love your neighbor, you will not desire their possessions**

These verses assume a mature believer, one who knows how grace works from Romans 1 thru Romans 12. How one lives under grace.

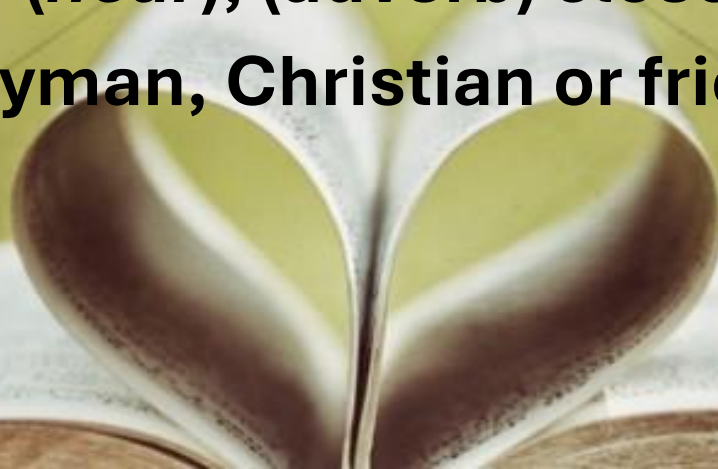
Chapter 13 then starts with a believer's relationship to government, taxes, money, and neighbor and moves on to our relationship with our neighbor



.....*You shall love your neighbor as yourself*

“**Christian love**, whether exercised toward the brethren, or toward men generally, is not an impulse from the feelings, it does not always run with the natural inclinations, nor does it spend itself only upon those for whom some affinity is discovered. Vine’s

Neighbor- pelas (*near*); (adverb) *close* by, i.e. *fellow* (as man, countryman, Christian or friend) :- Strong’s



What is this Greatest thing in the world?

There is everywhere a very real human love; but all Christian love, according to the Scriptures, is distinctly a manifestation of divine love operating through the human heart.

The difference is found in Romans 5:5, "*... because the love of God hath been shed abroad ['poured out,' margin] in our hearts through [as produced, or caused, by] the Holy Spirit which was given unto us*" (R.V.).

This activity, then, is not the working of human affection; it is rather the direct manifestation of the "love of God" passing through the heart of the believer out from the indwelling Spirit.



This love is the realization of the last prayer in the High Priestly prayer of Christ: "... *that the love wherewith thou hast loved me may be in them, and I in them*" (*John 17:26*).

It is simply God's love working within and out through the believer.

Such a feeling could not be humanly produced or even successfully imitated, for it goes out to the objects of divine affection and grace rather than to the objects of human desire.

A human heart cannot *produce* divine love, but it can *experience* it.

To have a heart that feels the compassion of God is to drink of the wine of heaven.

- 1. The love of God being imparted is not experienced by the unsaved:**
- 2. The love of God reaches out to the whole world:**
- 3. The love of God abhors the present world system:**
- 4. The love of God is directed especially toward His Spirit-born children:**
- 5. The love of God continues without end:**
- 6. The love of God is self sacrificial:**

Chafer

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What a refreshing contrast it is to turn from the old to the new.

But what, it may be asked, is the new spring?

It is nothing less than the Spirit of God - "*the law of the Spirit of life in Christ Jesus*" ([Rom. 8:2](#)).

And what do we get from this source?

Why, the first fruit produced by the Spirit is the very thing which the law demanded, but could not produce; namely, *love*!

Everyone born of God loves ([1 John 4:7,8](#); [1 Cor. 13:1-3](#)); but it is not after a natural order at all. Man naturally loves because of what the object is. But that is not the way the Christian loves, at least it is not the only way. He loves not merely because of what he sees in another who is naturally amiable and attractive, but because of what the Father has put into him; that is, a new life - a life- in the power of the Spirit, a life in the Son who is Love.

George Cutting

